

REFORM IN FINANCE

PRESIDENT BELIEVES BANKING AND CURRENCY LEGISLATION IS VERY MUCH NEEDED.

AS IMPORTANT AS TARIFF

Executive is Anxious That Special Session of Congress Take Up the Subject—Prompt Action Would Open Way for Other Matters.

By GEORGE CLINTON.

Washington.—It seems finally to be definitely determined that President Wilson, believing banking and currency legislation to be of as much importance as the tariff bill is getting anxious that such legislation shall be enacted at the special session in addition to that affecting the customs.

If the tariff bill shall make slow progress after it has reached the senate and should not go to the White House for signature or veto before the first of August, it is perhaps likely that Mr. Wilson would be willing that the special session should come to an end and that there should be a recess of congress for at least six months.

There is a growing feeling here that if the tariff bills go through quickly the president may ask that the currency legislation be taken up, but if it shall prove a long-drawn out tariff session the president may call another extra session to begin about October 1, for the special purpose of trying to reform the banking and currency laws of the country in accordance with the views which his party holds as being best from the financial point of view.

Admittedly, there has been any amount of nothing more or less than guess work about the probability of currency reform being taken up at the extra session. The president has intimated very clearly that he intends to send a special currency message to congress, and from the tone of his intimation it is taken to mean that he intends to send it in before the regular session begins in December. A good many of the Democrats in congress do not want the currency touched until next winter, and the whole matter therefore depends largely upon whether the congressional leaders or the president have the final say in the matter.

Pave Way for Other Work.

There are some of the Democrats in congress, on the other hand, who urge that if tariff and banking and currency can be passed and put into law before December next the long session of next year can be given over largely to work of so-called social legislation and to the solving of the problems of greater economy and efficiency in the administration of the federal affairs. At this extra session there are three appropriation bills under consideration. These bills failed of passage at the last regular session and so congress has something to do at the present moment in addition to the tariff. The work of economy and efficiency is bound up in the finances of the country, but it seems likely today that the work of forming a budget system and of reorganizing the departments on an economic basis will not begin until next winter.

Now, it is said that President Wilson intends, among other things, after his economy and efficiency program has been made known, to ask congress to revise the civil service laws so as to obtain greater efficiency in the civil service and, as the Democrats say, further to safeguard it. The members of Mr. Wilson's party say that he is as firm a believer in civil service reform as Grover Cleveland was and that in the time that has elapsed since the last Democratic administration to the present one there have been sufficient developments in the civil service to enable Mr. Wilson to judge rightly of where further improvement can be made.

The Republicans in congress do not take this civil service reform program of the Democrats very seriously. They say that the service is on a good basis today, and while the Democrats may do a little something the real credit for the work must belong to the Republican party. The Democrats on their part say that the Republicans did only as much for civil service as they were forced to do, and that under the Wilson administration greater improvement will be made.

Supreme Court Overworked.

The Supreme court of the United States is overworked. Perhaps it should be put this way: "A good many members of congress think that the Supreme court is overworked." There is said to be no complaint on the part of the justices that they are overburdened with labor, but the average of age in the membership of the court is high and the judges have an immense amount to do, though they bear it uncomplainingly, and perhaps one of the reasons is that they are opposed to having any change in the present system made, a change which has been urged frequently and which may become a chief matter of discussion, if not of action before the present congress ends its days.

A proposal came from Senator Gore of Oklahoma some little time ago that it might be wise to increase the membership of the court to 11 judges. His plan, it seems, is finding some favor, and President Wilson, who was consulted about it, has given attention to the plan in its behalf, but not yet has committed himself to the advisability of adopting the plan.

Before this time proposals have been made to increase the membership of the court. The instant such a

suggestion comes, provided it is made by some national legislator of prominence, the opponents of the plan to increase the size of the court come to the defense of the present arrangement and say that two more members are not needed. It has been charged again and again that the Supreme court is too conservative, and some men have gone so far as to say that it interprets the law today in the spirit of 1830. One of the answers to this made in behalf of the judges is that the court in the last two years has affirmed a good deal of progressive legislation and has rendered many decisions in keeping with the spirit of the age.

All Kinds of Arguments.

Every time that there is a suggestion to increase the number of Supreme court judges it also is said that the legislators who propose it are desirous of finding high and comfortable seats for some noted lawyers of their acquaintance. It can be readily seen from this that all kinds of arguments, pro and con, are used whenever a thought comes to anyone of influence that eleven judges can do the work better than nine can do it.

It has been suggested also that some plan might be evolved to relieve the Supreme court of a good many of the duties which it now has to perform.

It looks today as if any scheme for increasing the court will find a good many obstacles in congress. The constitutional lawyers in house and senate, irrespective of party, say that the Supreme court is one which should not be affected by legislation unless it is absolutely imperative that such should be the case. There always has been a dread among Americans, and one knows this because it finds its expression in congress constantly, lest the Supreme court should be made a political institution. Whenever it has been suggested that a change in the number of judges was advisable, the most influential lawyers in congress have at once endeavored to prove that back of the suggestion was the motive of making the court preponderantly more Democratic, more Republican, more conservative, or more progressive. The evident wish has been to keep it free from all kinds of opinions simply because they are opinions, and in saying this of course political, factional or economic opinions are meant.

Not Favored by Justices.

It is said that the Supreme court itself does not view the plan to enlarge it with anything like favor. As the court is constituted today and as has been proved by the upholding and dissenting opinions in certain cases, there is a wide difference of temperament and belief in the court, but they are not so marked apparently that the judicial mind of the justices cannot overcome their ingrained feeling. It is urged by the court's friends that with the difference of temperament that exists today an increase in the membership of the court would simply complicate the situation without resulting in any good.

Tackles Big Job.

Secretary of Agriculture David F. Houston is making definite plans for the establishment of the bureau of markets which congress authorized at its last session. It is the hope of the secretary that as a result of his planning the producer and the consumer can be brought in closer touch. It will be a week or two yet before the details of the system which Mr. Houston has in mind are worked out, but all the department officials are pretty well informed as to the means to be used in starting a campaign which they hope eventually will reduce the high cost of living.

The committee made up of bureau chiefs in the department, recently appointed by the secretary of agriculture, to consider the formulation of a survey of all the conditions that surround the business of the farm and the people who live in the country, has completed its work and its report has been approved by Secretary Houston.

The agricultural appropriation bill, passed at the recent session of congress, sets aside \$50,000 "to enable the secretary of agriculture to acquire and to diffuse among the people of the United States useful information on subjects connected with the marketing and distributing of farm products, and for the employment of persons and means necessary in the city of Washington and elsewhere to carry out this authorization." Ten thousand dollars of this appropriation was made immediately available, and so Secretary Houston does not have to wait until the new fiscal year to take the preliminary steps in working out his ideas, and those of his advisors.

The new bureau contemplates making an intensive rather than an extensive investigation of market conditions. It will begin its work in a modest way, in keeping with the appropriation that was authorized for its establishment, and will be known as the office of market investigations, unless the secretary thinks of a more appropriate name. In due time Secretary Houston hopes that the office will grow to bureauhood and will prove its worth. During its infancy this new branch of the department of agriculture is concentrating its efforts on a few specific things which will center its activities in making an exhaustive study of these three problems:

First: The preparation of an inventory of all agricultural organizations with special reference to those engaged in marketing farm products.

Second: In what way and by what means the department of agriculture can best assist the several communities in perfecting organizations for marketing farm products.

Third: Careful and critical investigation of state and national laws affecting such organizations.

BRECKENRIDGE LANDS PLUM

APPOINTMENT AS SECRETARY OF WAR SENT TO SENATE FOR CONFIRMATION.

SENATOR JAMES SEES WILSON

Question Raised as to Effect the Selection Will Have on Candidacy of Cousin.

Western Newspaper Union News Service. Frankfort.—Kentucky got her first taste of pie cooked by the new administration when President Wilson sent to the senate the nomination of Henry Clay Breckinridge, of Lexington, for the collectorship of internal revenue of the Lexington district. Following his visit to the white house Senator James said that aside from the H. C. Breckinridge appointment the Kentucky patronage situation was not touched on during the conference.

The appointment of Breckinridge may have some bearing on the candidacy of his cousin, Desha Breckinridge, of Lexington, for the collectorship of internal revenue of the Lexington district. Following his visit to the white house Senator James said that aside from the H. C. Breckinridge appointment the Kentucky patronage situation was not touched on during the conference.

Newman Condemns Fertilizer.

Any farmer who depends on commercial fertilizers will land in the poorhouse, according to J. W. Newman, Kentucky commissioner of Agriculture, who is attending the Conference for Education in Richmond, Va. He aired his views on this subject at the Business Men's conference following a rather spirited tilt between representatives of the fertilizer interests and the agriculturists, during which Charles E. Ellis, representative of a Savannah concern, questioned in no uncertain tones a statement from Commissioner Watson, of South Carolina, to the effect that commercial fertilizers in that state were useless.

"I am here in the interest of the fertilizer manufacturers," declared Ellis, "and I can not remain quiet when our interests are maligned." He was interrupted by Watson, who explained that he had not meant to imply that the fertilizers used had been worthless or that they had been applied uselessly. "I accept the apology," said Ellis, cooling off. It was at this juncture that the Kentucky official came forward with his assault on fertilizer.

To Fight Hog Cholera.

To reduce an annual loss of \$50,000 caused by cholera prominent hog raisers, at a meeting of the Jefferson county crop improvement committee, decided that the disease could be eradicated by active and systematic work. Farmers from various sections whose herds were given the serum last year asserted that the treatment in the hands of competent veterinarians had proved effective. It also was brought out that most of the breeders this year are immunizing young pigs, the treatment of which is said to be less expensive. It was pointed out that the state of Kentucky has just completed a new serum plant at Lexington from which the remedy is furnished for use throughout the state.

Kentuckian Made Bank Examiner.

The treasury department announces that Joseph L. Kennedy, of Burnside, Ky., a nephew of the president, has been appointed as national bank examiner. The official announcement reads as follows: "Mr. Kennedy is 36 years of age. For a time he was employed in the Bank of Jonesboro, Ark., and for the past 18 years has acted as bookkeeper and cashier for various corporations. At the time of his appointment he was the cashier and manager of the Burnside, Ky., branch of the Ayer & Lord Trust Company."

Mr. Kennedy has been learning his new work under Examiner Percy Johnston, at Louisville.

Offer for Defunct Bank Rejected.

The Illinois Realization Co., of Chicago, will not be able to buy the assets of the defunct Commercial Bank and Trust Co., of Louisville, unless there is an increase on its offer of \$325,000. State Banking Commissioner T. J. Smith does not consider the offer satisfactory, and has so informed the stockholders of the bank urging the completion of the deal and the agents of the Realization Co. The stockholders of the Banking Co. and the Realization Co. will come here to have a conference with the commissioner.

Montgomery County Assessment.

The state board of equalization made the final assessment on lands in Montgomery county, increasing lands 6 per cent. The increase of 10 per cent on lands in Martin county was accepted.

Old Arsenal Equipment.

A public sale of a lot of out-of-date equipment stored in the state arsenal will be held here next Monday by Col. J. Tandy Ellis, acting adjutant general. The offering includes 770 Winchester rifles, which saw service during the troubles associated with the Goebel assassination and were used during the night-rider campaigns. With these are 612 gun slings, 355 bayonets and 585 scabbards, 600 cartridge belts, some 17,000 rounds of ammunition, over 1,000 blank cartridges and two wagons.

J. P. MORGAN'S WILL

BLOOD OF THE ATONEMENT GAVE MORGAN CONFIDENCE.

Charity and Servants Given Generous Bequests—Residue of Vast Estate Go to Son and Grandson.

Western Newspaper Union News Service.

New York.—"I commit my soul into the hands of my Savior, in full confidence that, having redeemed it and washed it in His most precious blood, He will present it faultless before the throne of my heavenly Father, and I entreat my children to maintain and defend, at all hazard, and at any cost of personal sacrifice, the blessed doctrine of the complete atonement for sin through the blood of Jesus Christ, once offered, and through that alone."

This is the extraordinary and striking utterance which begins the last will and testament of John Pierpont Morgan, who died at Rome on March 31 last, whose body, heaped over with honors from the crowned heads of Europe, was, a fortnight later, brought back to his own land, and last Monday was borne to its last resting place at Harford.

Ever since the funeral the publication of the great financier's last will has been awaited with keen expectation, and it is safe to say that of all the interesting testaments of eminent citizens of America, that of Mr. Morgan, to be offered for probate here Monday morning, is by far the most interesting.

Size of Estate Withheld.

As to the amount of the estate, which is one of the first questions the public naturally is asking, there is nothing in the will to give any accurate idea, and the executors declare that no announcement will be made on this point until the appraisal has been made for determining the state inheritance tax.

The amounts of bequests named by specific sums is under \$20,000,000, but the entire residue of the estate is left to J. P. Morgan, Jr., who is designated by his father to become the chief heir, not only to his fortune, but to his many charitable and artistic activities.

Summary of the Bequests Made by Will of Morgan.

To Widow.—In trust (to be bequeathed at her death as she shall direct), \$1,000,000. Trust fund from his father (amount not given). Other funds sufficient to make her annual income \$100,000. His country place, "Cragston," and all its contents. His Madison avenue home and contents (except family portraits and wines).

To J. P. Morgan, Jr.—Outright gift, \$3,000,000. All his wines. His rights and titles in Metropolitan Museum and similar institutions. His private art gallery and its contents. All the residue of his estate without conditions.

To Daughter, Mrs. H. L. Satterlee.—In trust, \$3,000,000 (to be bequeathed by Mrs. Satterlee among her children as she may elect).

To Daughter, Mrs. W. P. Hamilton.—In trust, \$3,000,000 (to be bequeathed by Mrs. Hamilton among her children as she may elect).

To Daughter, Anne T. Morgan.—In trust, \$3,000,000. If said daughter shall be married and have no children, and her husband shall survive her she may leave him not to exceed \$1,000,000.

To Son-in-Law, W. P. Hamilton (outright), \$1,000,000.

To Son-in-Law, H. L. Satterlee (outright), \$1,000,000.

Public Bequests.—To St. George's Episcopal Church, New York (a trust), \$500,000. To Archdeaconry of Orange (a trust), \$100,000. To House of Rest (for consumptives), \$100,000.

To Friends and Servants.

To Dr. J. W. Marcoe, life income, to continue for his widow upon his death, per year, \$25,000; to Miss Belle Da Costa Green, his librarian, \$50,000; to Miss Ada Thurston, library employee, \$10,000; to Capt. W. B. Porter, his sailing master, \$15,000; to C. W. King, his private secretary, \$25,000; to each employee of J. P. Morgan & Co. and of the London House of J. S. Morgan & Co. a year's salary; to Edward Phillips, his valet, \$15,000; to Jenny B. Tracy, sister-in-law, \$100,000; to Clara T. Hoppin, sister-in-law, \$100,000; to Julia N. Brown, sister-in-law, \$100,000; to Lucy E. Lee, of his household, income for life on \$100,000; to Florence M. Rhett of his household, annual income of \$10,000; to Ethel B. Wallace, income for life on \$100,000; to each member of the Corsair club, silver token of value of \$1,000; to Mary G. McIlvaine, a friend, annuity of \$25,000; to J. Beaver Webb, a friend, an income for life, per year, \$5,000; to Margaret Henderson, his London housekeeper, annuity of \$2,500; to Henry Pendry, his London house butler, annuity of \$1,250; to Mrs. A. King, his Dover house housekeeper, annuity of \$1,250.

FOUGHT FIRE WITH BARE HANDS.

LaCrosse, Wis.—Using his bare hands to fight the flames, Lieut. Gov. Thomas Morris saved the life of his daughter Cassie, 17 years old. His hands and arms were badly burned. Miss Morris's dressing gown caught fire from a water heater. She rushed downstairs, screaming for aid, into the arms of her father, who was just entering his home from a trip in the state. The lieutenant governor seized her, and using his hands and a rug quenched the flames.

Social Forms and Entertainment



May Day Possibilities.

Very soon the children will be saying, "Tomorrow is May day; can't we have a party?" and if you are a dutiful, obliging mother you will say "yea, indeed, but, begin your preparations this minute." So they will get tissue paper and braid it into neat baskets; if they can get the rope crope paper so much the better. Then they will scurry off to hunt wild flowers, place them in water over night, all ready for the early May day morning filling, then they'll hang them on the door bells and run away. Tucked inside there may be love notes and even tiny gifts.

Perhaps you will plan for a costume pageant with a May queen, recalling Tennyson's favorite:

You must wake and call me early, call me early, mother dear; Tomorrow'll be the happiest time of all the glad New Year, mother, the maddest, merriest day; For I'm to be Queen o' the May, mother, I'm to be Queen of the May.

Most children know how to dance, so you can have a group of milk maids, Scotch highlanders, English shepherdesses, Roman maids with pipes and garlands, dainty Japanese, and Robin Hood with his merry men. Crepe paper and cambric will make the costumes, and girls of twelve and over can do much towards making their own, as I know from experience that they love to do it. Dressing up and "make believe," come perfectly natural to children, and they thoroughly love plays with action. It is great fun to wind a May pole and not difficult, either, to braid the gay strips around the pole and then undo them. There may be any number of strips to wind. I want to tell you of a book called "Maypole Possibilities," by Mrs. Jennette E. Carpenter Lincoln. It will tell you much that you all want to know and I cannot take space to go into details here.

An "S" Supper.

Some years ago this "S" supper was given to vary the monotony of the ordinary church supper. It was a success and I copy the menu for others who may like to try it. The card at the top said "Supper Schedule." Sumptuous! Superb! Satisfying!

Substantials
Slimly Sliced Sandwiches, Stylishly Shaped
Selected Sea-Fruit, Somewhat Seasoned
Scalloped Sea-Fruit
Savory Salmon Salad
Scrumptious Salad; Small, Sleek, Sardines
Square Saltines
Sundries
Sharply Spiced, Slender Sweet Pickles
Sour, Stinging, Stimulative Sauce
Seraphic Sweet-Cakes
Silver Spiced Sponge Snow
Sweetmeats
Small, Succulent Sacharine Slices
Sweetened, Solidified Strawberry Syllabub
Soft, Smooth, Snowy, Slippery Sherbet Sips
Sisters' Special Steeped Sip
Steaming, Soul-Stirring Stimulant
Sentimental Souvenirs, Suitably Selected
Supper, Six—Seven Sixty
Several Sweet Sisters Sedulously Serving

Ideas for Luncheon Tables.

At an early summer luncheon, or rather a "spring" affair, as the season is so late, have the centerpiece of the most abundant flower available. In the case I am describing apple blossoms were used. A small but very sweetly tuned music box was the centerpiece, literally covered with a mound of apple blossoms. When luncheon was announced there was "music in the air" and the guests found their places by cards decorated with apple blossoms done in water-colors and a bar or two of Mendelssohn's "Spring Song" done in gift

across the top. The favors were candy boxes in the shape of musical instruments and the hostess said she hoped all her guests were "sweetly attuned." The home at which this pretty luncheon was given was in the country, and after the repast all repaired to the orchard and gathered blossoms, which they took home.

At another spring party the table was laid out like a formal garden with stiff little trees taken from "Noah's ark" and purchased at the favor department, as were the gilded garden tools. Wild flowers were used in toy wheelbarrows. As a pastime the hostess used some of the flower guessing contests that have appeared in our department from time to time. She had made the cards on which the questions were written in the shape of flower pots, the outside being painted to represent a potted plant. The prizes were brown baskets of spring flowers. The ice cream was served in flower pots and the salad in turnip cases. As it was made of vegetables, this was most appropriate.

Ship Party.

Did you ever hear of one? Well, neither did I until recently, and I am telling you all about it just as soon as I can. This affair was given for a boy's eighth birthday and he just loved boats better than anything else, so his mother had the tinmith make an oval pan four inches deep, which she filled with water and put in the center of the dining-room table. Around the edge she arranged ferns and vines with moss, and in the water she placed the gold fish from the aquarium. At the toy store she bought ducks, miniature row boats, sail boats, a little steamer, swans, frogs and play fish. There was a five-cent sail boat at each place with the name of child on the side. The cake had a sail boat done in pink icing for decoration, with the boy's name and date of birth and present date underneath. All this had been kept a profound secret and all the kiddies were wild with delight. This mother is noted for her successful children's parties and she says it's because she has just the same things for each child to take home, and she usually serves refreshments first, as ice cream and cake are after all what makes a real party to the average child, and served early, the supper hour is not interfered with. Then, too, she says children are much happier and easier to manage when their stomachs are full.

Moon and Morning Stars.

Here is a Spanish game that I am sure the children will enjoy these warm spring days. One thing is necessary, and that is bright sunshine for this pastime. The girl who represents the moon stands in the shadow of a large tree or building and she cannot go out into the sunshine. All the other players are the morning stars, and belong in the daylight, so they stay out in the sun; occasionally they venture into the shadow calling alluringly:

Oh, the moon and morning stars,
Oh, the moon and morning stars,
Who dares to tread, oh!
Within the shadow?

The watchful moon keeps her eyes open and pounces upon some too venturesome star, catches her and takes her place among the stars and the victim becomes the moon.

MADAME MERRI.

Frills and Furbelows.

In Pierrot frills there is a charming novelty, the frill being of very fine white kilted net veiled by a still finer transparency of black net. Unless you see this you will hardly realize how sweet it is and how lightly the black rests mistily on its under kiltling.

Debutantes, of course, have always worn tulle, and equally of course they do so still, tulle with pretty groups of roses and flowing girdles of broche ribbon. At the same time older women are making net the favorite material for blouses, and the choice is not altogether unwise, for a well-made net often wears better than chiffon, and white net is not difficult to wash and do up.

Novel Neck Frill.

A charming Parisian actress has adopted very becoming neck frills, which she wears on all her gowns. She has the gown cut in a small V and round this she wears a two-inch pleated net frill put in double and in front allowed to fall full. This dainty fashion leaves the throat bare to show a row of pearls, and yet there is no hard outline such as a severely turned-down lawn collar may show.

Models of Hats Accepted as Best of Season's Styles

